

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:)	Examiner: Lynda C. JASMIN
)	
Editt GONEN-FRIEDMAN et al.)	Group Art Unit: 3627
)	
Serial No.: 09/777,513)	Confirmation No.: 9633
)	
Filed: February 6, 2001)	Customer No.: 53156
)	
Title: METHODS AND SYSTEMS FOR ONLINE)	
SELF-SERVICE RECEIVABLES)	
MANAGE-MENT AND AUTOMATED)	
ONLINE RECEIVABLES DISPUTE)	
RESOLUTION)	
)	<u>COMMENTS ON STATEMENT</u>
)	<u>OF REASONS FOR ALLOWANCE</u>
Atty. Docket No.: ORCL5643)	

Mail Stop Issue Fee
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Notice of Allowability and Fee(s) Due mailed October 06, 2006, Applicants submit the following comments regarding the Examiner's statement of reasons for allowance contained therein.

Reasons for allowance are only warranted in instances in which "the record of the prosecution as a whole does not make clear the Examiner's reasons for allowing a claim or claims." 37 C.F.R. § 1.104(c).

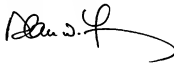
In the present case, Applicants believe the record as a whole makes clear the reasons for allowance and therefore no statement by the Examiner is necessary or warranted. Furthermore,

the statement may unfairly focus attention on the language of one of the independent claims although there are multiple allowed independent claims. Therefore, the record should reflect that Applicants do not necessarily agree with the Examiner's statement of reasons for allowance.

Applicants' claims should be limited only by the terms utilized therein. In this application, the Examiner loosely quotes portions of the allowed claims in the statement of reasons for allowance. Therefore, the statement is inaccurate to the extent that the language varies from the language that is recited in the respective claims. Thus, Applicants hereby submit these Comments in an effort to ensure that the claims are properly construed based only upon limitations that are expressly present therein and/or to ensure that the claims are not interpreted so as to include any additional claim limitations that are not found in the respective claims.

Should there remain unresolved issues that require action, it is respectfully requested that the Examiner telephone the undersigned so that any such issues may be resolved as expeditiously as possible.

Respectfully submitted,



Date: October 12, 2006

By: _____

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